

SERFF Tracking Number: META-126192410 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 42720
Company Tracking Number: LAPSE & REPLACEMENT-MLIC
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Individual LTCI
Project Name/Number: Lapse & Replacement -MLIC/Lapse & Replacement -MLIC

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual LTCI SERFF Tr Num: META-126192410 State: Arkansas
TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 42720
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: LAPSE & REPLACEMENT-MLIC State Status: Closed

Filing Type: Form Reviewer(s): Harris Shearer
Author: Disposition Date: 08/05/2009
Date Submitted: 06/22/2009 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Lapse & Replacement -MLIC Status of Filing in Domicile:
Project Number: Lapse & Replacement -MLIC Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments:
Explanation for Combination/Other: Market Type:
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 08/05/2009 Explanation for Other Group Market Type:
State Status Changed: 08/05/2009
Deemer Date: Created By: Mary Rinaldi
Submitted By: Mary Rinaldi Corresponding Filing Tracking Number:
Filing Description:
June 12, 2009

The Honorable Jay Bradford
Arkansas Department of Insurance
1200 West 3rd Street
Little Rock, AR 72201-1904

Dear Commissioner Bradford:

Re: Metropolitan Life Insurance Company

<i>SERFF Tracking Number:</i>	<i>META-126192410</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company.</i>	<i>State Tracking Number:</i>	<i>42720</i>
<i>Company Tracking Number:</i>	<i>LAPSE & REPLACEMENT-MLIC</i>		
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In accordance with state long-term care insurance requirements, we are providing the attached reports for calendar year 2008:

- Lapse & Replacement

Respectfully,

Loren Balletto
Sr. Product Consultant

Enclosure(s)

Company and Contact

Filing Contact Information

Mary Rinaldi, Consultant- Compliance	mrinaldi@metlife.com
MKTG/AD	
Green Farms Road	203-221-3859 [Phone]
Westport, CT 06880	

Filing Company Information

Metropolitan Life Insurance Company.	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: -99	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:
New York, NY 10036-6796	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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Metropolitan Life Insurance Company.	\$0.00	06/22/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Harris Shearer	08/05/2009	08/05/2009

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Disposition

Disposition Date: 08/05/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	Lapse & Replacement Report		Yes

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	NA for this submission		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	NA for this submission		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification		
Bypass Reason:	NA for this submission		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage		
Bypass Reason:	NA for this submission		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Lapse & Replacement Report		
Comments:			
Attachment:			
AR MLIC L & R REPORT.pdf			

**Long-Term Care Insurance
Replacement and Lapse Reporting Form**

For the State of Arkansas

Company Name: Metropolitan Life Insurance Company
Company Address: Long-Term Care Group
57 Greens Farms Road
Westport, CT 06880
Contact Person: Loren Balletto, Sr. Product Consultant

For the Reporting Year of 2008

Due: June 30th annually, June 2009
Company NAIC Number: **65978**

Phone Number: (203) 221-6546

Instructions

The purpose of this form is to report on a statewide basis information regarding long-term care insurance policy replacements and lapses. Specifically, every insurer shall maintain records for each agent on that agent's amount of long-term care insurance replacement sales as a percent of the agent's total annual sales and the amount of lapses of long-term care insurance policies sold by the agent as a percent of the agent's total annual sales. The tables below should be used to report the ten percent (10%) of the insurer's agents with the greatest percentages of replacements and lapses.

Listing of the 10% of Agents with the Greatest Percentage of Replacements

Agent's Name	Number of Policies Sold by this Agent	Number of Policies Replaced by this Agent	Number of Replacements as % of Number Sold by this Agent
Adamson, Craig	1	3	300
Bernd III, Harold J	1	1	100

Listing of the 10% of Agents with the Greatest Percentage of Lapses

Agent's Name	Number of Policies Sold by this Agent	Number of Policies Lapsed by this Agent	Number of Lapses as % of Number Sold by this Agent
Adamson, Craig	1	2	200
Smith Jr, Leonard S	1	1	100

Company Totals: (Individual & Group Business)

Percentage of Replacement Policies Sold to Total Annual Sales 0.00%
Percentage of Replacement Policies Sold to Policies In Force (as of the end of the preceding calendar year) 0.00+%

Percentage of Lapsed Policies Sold to Total Annual Sales 22.83%
Percentage of Lapsed Policies Sold to Policies In Force (as of the end of the preceding calendar year) 2.07%